

Certificate Number: 13858-PAM-DE-036188394

Bankruptcy Case Number: 21-02239



13858-PAM-DE-036188394

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 7, 2021, at 6:11 o'clock PM EST, Vipander Bhatti completed a course on personal financial management given by internet by MoneySharp Credit Counseling Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: December 7, 2021 By: /s/Nicholas Vazquez

Name: Nicholas Vazquez

Title: Counselor